Statistical Report 1990

for various classes of insurance

Nova Scotia
Department of
Consumer Affairs
Superintendent of Insurance

92-01517/

LIFE INSURANCE

PROVINCE OF NOVA SCOTIA
LIFE INSURANCE - 1990

Companies	Class of Insurance	Premiums Written (Less Div's) ('000)	Policies in Force Beginning of Year Number	Amount ('000)	New Policies and Additions Number	Amount ('000)	Policies in Force End of Year Number	Amount ('000)
Abbey Life Insurance	Ordinary	123	118	19,343	(3)	(1,710)	115	17,633
Company of Canada	Group	324		85,287		17,506	0	102,793
Actra Fraternal	Ordinary	8	231	1,923	19	675	250	2,598
Benefit Society	Group	0					0	0
Aetna Life Insurance	Ordinary	4	14	107			14	107
Company	Group	20	3	5,460		2,158	3	7,618
Aetna Life Insurance	Ordinary	618	3,143	115,601	(72)	7,107	3,071	122,708
Company of Canada	Group	171	3,178	153,551	(71)	33,640	3,107	187,191
Alexander Hamilton Life	Ordinary	1	1	20	1	17	2	37
Ins. Co. of America	Group	669	7	57,324	1	(1,049)	8	56,275
Allstate Life	Ordinary	728	3,191	110,306	(161)	(4,709)	3,030	105,597
Ins. Co. of Canada	Group	9		38,283		989	0	39,272
American Bankers Life	Ordinary	0					0	0
Assur. Co. of Florida	Group	93		9,054		1,762	0	10,816
American Life	Ordinary	80	190	36,332	4	(4,959)	194	31,373
Insurance Company	Group	1			6	1	6	1
Amex Life	Ordinary	0					0	0
Assurance Co.	Group	1	5	1	1	0	6	1
Assumption Mutual	Ordinary	1,304	3,910	111,511	28	19,573	3,938	131,084
Life Ins. Company	Group	265	38	60,077	13	11,236	51	71,313
Balboa Life	Ordinary	0					0	0
Insurance Co.	Group	745	2	41,562	0	3,665	2	45,227
Blue Cross Life	Ordinary	786	2,512	42	257	0	2,769	42
Ins. Co. of Canada	Group	1,149	11,585	381	(719)	(13)	10,866	368
Canada Life	Ordinary	3,804	12,692	390,141	(339)	15,451	12,353	405,592
Assurance Company	Group	9,515	224	1,702,689	(42)	(884,188)	182	818,501
Canadian Foresters	Ordinary	79	858	6,700	(58)	(464)	800	6,236
Life Ins. Society	Group	0					0	0
Chrysler Life	Ordinary	0					0	0
Ins Co. of Canada	group	1	536	4569	-107	-1746	429	2,823

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Cignal Life Ins	Ordinary	0	0	0	0	0	0	0
Company of Canada	Group	3	0	0	0	1272	0	1,272
Citadel Life	Ordinary	408	1,181	73,776	(182)	(14,564)	999	59,212
Assurance Company	Group	417	119	158,354	(6)	3,187	113	161,541
Colonia Life	Ordinary	341	743	63	(6)	(1)	737	62
Insurance Company	Group	0					0	0
Combined Insurance	Ordinary	404	4,868	16,902	(451)	(1,765)	4,417	15,137
Company of America	Group	66	71	1,031	154	2,786	225	3,817
Commercial Union Life	Ordinary	951	2,623	213,279	(57)	(3,882)	2,566	209,397
Assur. Co. of Canada	Group	219	10,127	81,424	(450)	9,393	9,677	90,817
Confederation Life	Ordinary	3,071	6,416	362,957	49	34,544	6,465	397,501
Insurance Company	Group	2,218	36	1,265,557	3	49,948	39	1,315,505
Connecticut General	Ordinary	1	1	2		0	1	2
Life Ins. Company	Group	0	8	13	0	0	8	13
Les Cooperants, Societe	Ordinary	2	96	717	(4)	(77)	92	640
Mutuelle d'Assur-vie	Group	76		19,349		643	0	19,992
Co-operators Life	Ordinary	1,783	9,509	285,006	600	52,929	10,109	337,935
Insurance Company	Group	576	33	354,722	3	37,333	36	392,055
Credit Life	Ordinary	0					0	0
Insurance Company	Group	(1)	496	3,178	(159)	(1,564)	339	1,614
Croatian Fraternal	Ordinary	3,007	94	256,413	(6)	12,127	88	268,540
Union of America	Group	0			0	0	0	0
Crown Life	Ordinary	1,343	5,696	173,430	(110)	1,686	5,586	175,116
Insurance Company	Group	1,738	197	752,298	15	(296,575)	212	455,723
Cumis Life	Ordinary	151	1,962	53,428	389	12,443	2,351	65,871
Insurance Company	Group	2,068	214	349,069	2	34,895	216	383,964
Cuna Mutual	Ordinary	35	799	2,478	(44)	(247)	755	2,231
Insurance Society	Group	0					0	0
Desjardins Life	Ordinary	11	71	1,817	8	(415)	63	1,402
Assurance Company	Group	0					0	0

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Electrical Workers	Ordinary	13	1,159	2,781,600	124	297,600	1,283	3,079,200
Benefit Association	Group	0					0	0
Empire Life	Ordinary	181	1,100	24,342	12	3,108	1,112	27,450
Insurance Company	Group	49	11	17,921	(4)	(299)	7	17,622
Equitable Life Assur.	Ordinary	5	9	355	(2)	(4)	7	351
Society of the U.S.	Group	7	1	4,102	0	415	1	4,517
Equitable Life	Ordinary	33	199	4,179	(3)	118	196	4,297
Ins. Co. of Canada	Group	3		2,278		482	0	2,760
Financial Life Assur.	Ordinary	359	718	34,604	(47)	11,860	671	46,464
Company of Canada	Group	0					0	0
Ford Life	Ordinary	0					0	0
Insurance Company	Group	22	317	3,743	2	(207)	319	3,536
General American Life	Ordinary	0					0	0
Insurance Company	Group	3		390		695	0	1,085
Gerling Global Life	Ordinary	39	33	2,112	34	5,784	67	7,896
Insurance Company	Group	0					0	0
Glacier National Life	Ordinary	6	94	553	0	2	94	555
Assurance Company	Group	0					0	0
Globe Life	Ordinary	7	53	770	(4)	(23)	49	747
Insurance Company	Group	(1)	2	227		(45)	2	182
Grand Orange Lodge of	Ordinary	1	46	124	(1)	5	45	129
B.A. Benefit Fund	Group	0					0	0
Great-West Life Assur.	Ordinary	4	11,423	779,714	429	116,688	11,852	896,402
Company Limited	Group	7	145	1,795,967	31	149,289	176	1,945,256
Imperial Life Assur.	Ordinary	1,638	5,173	155,804	30	9,408	5,203	165,212
Company of Canada	Group	153	35	335,790	(10)	(307,132)	25	28,658
Independent Order	Ordinary	368	2,637	38,399	59	1,827	2,696	40,226
of Foresters	Group	0					0	0
Industrial-Alliance	Ordinary	203	626	31,127	224	18,247	850	49,374
Life Ins. Company	Group	21		5,472		0	0	5,472

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John Alden Life	Ordinary	0	1	10			1	10
Insurance Company	Group	0					0	0
John Hancock Mutual	Ordinary	0	13	80	0	(2)	13	78
Life Ins. Company	Group	13		1,371		603	0	1,974
Knights of	Ordinary	442	1,853	35,576,635	199	9,139,229	2,052	44,715,864
Columbus	Group	0					0	0
Laurentian Life	Ordinary	194	860	16	(1)	(4)	856	15
Ins. Co. of Canada	Group	0					0	0
Laurentian Life	Ordinary	21	87	2,304	(3)	84	84	2,388
And Health Corporation	Group	153	8	154,489	16	(125,831)	24	28,658
Laurier Life	Ordinary	170	743	42,605	27	7,353	770	49,958
Insurance Company	Group	0					0	0
Life Insurance Company	Ordinary	0					0	0
of North America	Group	1					0	0
Life Investors Ins. Co.	Ordinary	0					0	0
of America	Group	428	431	6	(372)	(1)	59	5
London Life	Ordinary	14,984	85	1,941,066	(1)	82,307	84	2,023,373
Insurance Company	Group	2,681	301	812,540	30	103,760	331	916,300
Manufacturers Life	Ordinary	4,043	12	395,287	1	45,906	13	441,193
Insurance Company	Group	898	197	204,431	28	13,136	225	217,567
Maritime Life	Ordinary	5,424	10,526	687,289	(219)	40,784	10,307	728,073
Assurance Company	Group	5,464	94	1,991,797	(7)	167,759	87	2,159,556
Massachusetts Indemnity	Ordinary	447	478	66,584	757	140,937	1,235	207,521
and Life Ins. Co.	Group	0					0	0
Massachusetts Mutual	Ordinary	(1)	1	6			1	6
Life Ins. Company	Group	1	7	1,120	(1)	7	6	1,127
Metropolitan Life	Ordinary	6,755	54,134	450,919	(3,598)	(32,900)	50,536	418,019
Insurance Company	Group	701	11,399	188,512	481	27,523	11,880	216,035
Metropolitan Life	Ordinary	3,411	5,772	386,128	1,673	158,472	7,445	544,600
Ins. Co. of Canada	Group	0					0	0

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MIC Life Insurance	Ordinary	0					0	0
Corporation	Group	201	11,130	119,011	(3,838)	(54,807)	7,292	64,204
Minnesota Mutual	Ordinary	4	1	16		1	1	17
Life Ins. Company	Group	2	8	151	(1)	5	7	156
Mutual Life Assurance	Ordinary	4,250	22,710	1,020,728	(206)	66,689	22,504	1,087,417
Company of Canada	Group	1,861	132	671,534	(14)	24,703	118	696,237
Mutual Life Insurance	Ordinary	(2)	11	51	(1)	(4)	10	47
Company of New York	Group	1	0	2,014	0	(708)	0	1,306
Mutual of Omaha	Ordinary	1,682	5	127,225	0	(4,685)	5	122,540
Insurance Company	Group	117	6	75,901	(3)	(52,171)	3	23,730
National Fidelity Life	Ordinary	6	1	559	4	(329)	5	230
Insurance Company	Group	0					0	0
National Life Assurance	Ordinary	1,814	3,705	205,105	(23)	10,790	3,682	215,895
Company of Canada	Group	980	64	228,601	(11)	(16,598)	53	212,003
New York Life	Ordinary	2,337	7,353	333,175	(338)	(11,445)	7,015	321,730
Insurance Company	Group	510	0	286,342	0	8,854	0	295,196
New York Life Insurance	Ordinary	864	725	76,276	(29)	8,428	696	84,704
Company of Canada	Group	3	5	1,191	2	1,887	7	3,078
NN Life	Ordinary	1,291	3,418	187,418	(201)	(186)	3,217	187,232
Insurance Co.	Group	0	0	0	0	0	0	0
North American Life	Ordinary	2,630	5,107	250,743	23	21,754	5,130	272,497
Assurance Company	Group	1,950	16	311,296	1	64,045	17	375,341
North American Life &	Ordinary	6	125	470	(20)	(92)	105	378
Casualty Company	Group	0					0	0
North West Life Assur.	Ordinary	9	57	2,505	11	(589)	46	1,916
Company of Canada	Group	0					0	0
Norwich Union Life	Ordinary	223	651	26,685	149	(412)	800	26,273
Insurance Society	Group	3	3	724	1	122	4	846
Old Republic Life	Ordinary	0					0	0
Insurance Company	Group	0	21	162	(21)	(162)	0	0

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Paul Revere Life	Ordinary	8	31	2,641	(10)	(60)	21	2,581
Insurance Company	Group	6	4	4,860	(2)	(1,469)	2	3,391
Pennsylvania Life	Ordinary	145	747	13,787	(62)	(1,494)	685	12,293
Insurance Company	Group	2		717		(395)	0	322
Pierce National Life	Ordinary	409	835	2,455	265	701	1,100	3,156
Insurance Company	Group	0					0	0
Principal Mutual	Ordinary	0	0	0	0	0	0	0
Life Insurance Co	Group	3		0	0	0	0	0
Provident Life &	Ordinary	0					0	0
Accident Ins. Company	Group	310		5,200		(899)	0	4,301
Prudential Assurance	Ordinary	5,225	13,529	537,720	1	26,250	13,530	563,970
Company Limited	Group	1,049	6	550,471	2	20,842	8	571,313
Prudential Insurance	Ordinary	5,637	41,157	406,649	(2,097)	31,773	39,060	438,422
Co. of America	Group	1,686	75	1,290,591	(8)	60,175	67	1,350,766
Prudential Life Assur.	Ordinary	308	575	76,971	87	11,942	662	88,913
Co. of England (Canada)	Group	404	27	27,073	6	25,743	33	52,816
Reliable Life	Ordinary	38	28	2,664	2	1,300	30	3,964
Insurance Company	Group	81		23,469		281	0	23,750
Royal Life Insurance	Ordinary	854	2,736	96,475	88	15,177	2,824	111,652
Company of Canada	Group	37		9,576		888	0	10,464
Royal Maccabees	Ordinary	1	13	28	(2)	(13)	11	15
Life Insurance Co	Group	0					0	0
Seaboard Life	Ordinary	122	162	14,024	35	3,497	197	17,521
Insurance Company	Group	2,991	114	143,508	2	45,713	116	189,221
Sovereign Life	Ordinary	718	2,618	103,668	580	4,861	3,198	108,529
Insurance Company	Group	112	7	7,704	3	1,703	10	9,407
Standard Life	Ordinary	2,375	6,485	295,088	69	10,575	6,416	305,663
Assurance Company	Group	121	24	34,569	27	20,230	51	54,799
State Farm Life	Ordinary	13	113	2,881	13	676	126	3,557
Insurance Company	Group	0					0	0

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Sun Alliance & London	Ordinary	415	1,392	84,758	(45)	12	1,347	84,770
Assurance Co. (Canada)	Group	0					0	0
Sun Alliance & London	Ordinary	295	1,070	50,194	(83)	(2,551)	987	47,643
Assurance Co. Limited	Group	15		5,530		(630)	0	4,900
Sun Life Assurance	Ordinary	6,188	19,176	788,733	507	19,683	18,979	808,416
Company of Canada	Group	7,344	249	2,169,371	9	211,942	258	2,381,313
Teachers Ins. & Annuity	Ordinary	5	19	552	(1)	(68)	18	484
Assoc. of America	Group	0					0	0
Toronto Mutual Life	Ordinary	24	225	2,630	(5)	1,427	220	4,057
Insurance Company	Group	0					0	0
Transamerica Life Ins.	Ordinary	1,062	2,278	226,237	274	33,093	2,552	259,330
Company of Canada	Group	0					0	0
Transamerica Occidental	Ordinary	215	636	28,622	(65)	(1,623)	571	26,999
Insurance Company	Group	(8)	78	29,124		(13,677)	78	15,447
The Travelers	Ordinary	0	0	0	0	0	0	0
Insurance Company	Group	38	1	9,699	1	2,132	2	11,831
United American	Ordinary	5	27	74	(5)	(25)	22	49
Insurance Company	Group	0					0	0
United Transportation	Ordinary	2	17	296	(2)	(92)	15	204
Union Ins. Association	Group	0					0	0
UNUM Life	Ordinary	0	3	7	0	0	3	7
Insurance Company	Group	0					0	0
Wawanesa Mutual Life	Ordinary	55	147	8,078	44	2,126	191	10,204
Insurance Company	Group	2		1,293		337	0	1,630
Westbury Canadian Life	Ordinary	432	856	123,909	27	(800)	883	123,109
Insurance Company	Group	804	25,702	216,647	(138)	7,746	25,564	224,393
Western Life	Ordinary	50	124	6,362	(12)	(1,313)	112	5,049
Assurance Company	Group	0					0	0

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Zurich Life & Health	Ordinary	0					0	0
Ins. Co. of Canada	Group	221	56	24,882	0	(902)	56	23,980
Zurich Life Insurance	Ordinary	913	2,637	193,734	24	4,895	2,661	198,629
Company of Canada	Group	6	14	4,291	(13)	(3,689)	1	602
TOTALS	Ordinary	98,418	300,259	50,935,099	(1,452)	10,420,414	297,924	61,355,516
	Group	98,628	77,569	16,918,891	(5,157)	(593,326)	72,414	16,325,565

ACCIDENT & SICKNESS INSURANCE

PROVINCE OF NOVA SCOTIA
ACCIDENT & SICKNESS - 1990

Companies	Direct Premiums Written ('000)	Direct Losses Incurred ('000)	Loss Ratio Col. 2 to 1
Abbey Life Insurance Company of Canada	38	9	23.68
Actra Fraternal Benefit Society	34	16	47.06
Aetna Life Insurance Company	137	218	159.12
Aetna Life Insurance Company of Canada	1,442	1,864	129.26
Alexander Hamilton Life Ins. Company of America	789	509	64.51
Allstate Insurance Company of Canada	314	116	36.94
Allstate Life Ins. Co. of Canada	439	514	117.08
American Bankers Insurance Company of Florida	156	55	35.26
American Bankers Life Assurance Co. of Florida	14	4	28.57
American Home Assurance Company	25	10	40.00
American Life Insurance Company	132	28	21.21
Amex Life Assurance Company	1	1	
Assumption Mutual Life Insurance Company	632	193	30.54
Bankers Life & Casualty Company	26	0	
Blue Cross Life Insurance Company of Canada	2,049	1,425	69.55
Canada Life Assurance Company	14,410	7,569	52.53
Canadian Surety Company	1	0	
Chrysler Life Insurance Company of Canada	(1)	35	
Chubb Insurance Company of Canada	1	0	
Cigna Insurance Company of Canada	2	1	50.00
Cigna Life Insurance Company of Canada	19	174	915.79
Citadel General Assurance Company	7,060	9,363	132.62
Citadel Life Assurance Company	759	425	55.99
Combined Insurance Company of America	3,607	1,402	38.87

PROVINCE OF NOVA SCOTIA
ACCIDENT & SICKNESS - 1990

Companies	Direct Premiums Written ('000)	Direct Losses Incurred ('000)	Loss Ratio Col. 2 to 1
Commercial Travelers Mutual Insurance Company	11	0	
Commercial Union Assurance Company of Canada	17	1	5.88
Commercial Union Life Assurance Company of Canada	628	546	86.94
Confederation Life Insurance Company	7,699	5,334	69.28
Connecticut General Life Insurance Company	5	2	40.00
Constellation Assurance Company	7,025	674	9.59
Co-operators General Insurance Company	42	15	35.71
Co-operators Life Insurance Company	1,399	1,113	79.56
Co-operants Society Mutuelle	29	0	
Credit Life Insurance Company	4	6	150.00
Croatian Fraternal Union of America	552	1,038	188.04
Crown Life Insurance Company	7,557	7,700	101.89
Cunis General Insurance Company	23	(15)	
Cunis Life Insurance Company	2,382	2,404	100.92
Cuna Mutual Insurance Society	0	2	
Desjardins Life Assurance Company	196	2	1.02
Empire Life Insurance Company	196	121	61.73
Equitable Life Assurance Society of the U.S.	(60)	0	
Equitable Life Insurance Company of Canada	97	94	96.91
Financial Life Ins. Co. of Canada	5	9	180.00
First North American Insurance Company	1,198	743	62.02
Ford Life Insurance Company	6	142	2,366.67
General American Life Insurance Company	36	39	108.33
Glacier National Life Assurance Company	42	18	42.86

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ACCIDENT & SICKNESS - 1990

Companies	Direct Premiums Written ('000)	Direct Losses Incurred ('000)	Loss Ratio Col. 2 to 1
Great-West Life Assurance Company	6,348	(6,100)	
Guardian Insurance Company Of Canada	16	0	
Halifax Insurance Company	2	0	
Hartford Fire Insurance Company	98	5	5.10
Imperial Life Assurance Company of Canada	546	524	95.97
Independent Order of Foresters	2	6	300.00
Industrial-Alliance Life Assurance Company	181	0	
John Alden Life Insurance Company	0	5	
John Deere Insurance Company of Canada	3	(1)	
John Hancock Mutual Life Insurance Company	28	22	78.57
Laurentian Shield Insurance Company.	34	47	138.24
Laurentian Life Insurance Company of Canada	226	67	29.65
Laurentian Pacific Insurance Company	0	0	
Laurier Life Insurance Company	6	1	16.67
Life Insurance Company of North America	378	45	11.90
Life Investors Ins. Co. of America	1	1	100.00
London Life Insurance Company	7,336	8,973	122.31
London & Midland General Insurance Company	1,063	731	68.77
Manufacturers Life Insurance Company	3,028	2,513	82.99
Maritime Life Assurance Company	12,445	8,915	71.64
Massachusetts Indemnity & Life Insurance Company	3	0	
Massachusetts Mutual Life Insurance Company	1	1	100.00
Metropolitan Life Insurance Company	2,672	2,737	102.43
MIC Life Insurance Corporation	1	0	

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ACCIDENT & SICKNESS - 1990

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Mutual Life Assurance Company of Canada	5,470	8,634	157.84
Mutual Life Insurance Company of New York	12	2	16.67
Mutual of Omaha Insurance Company	1,675	2,326	138.87
MN Life Insurance Company	16	0	
National Fidelity Life Insurance Company	20	(1)	
National Life Assurance Company of Canada	1,461	1,138	77.89
New York Life Insurance Company	165	415	251.52
New York Life Insurance Company of Canada	3	34	1,133.33
Non-Marine Underwriters, Members of Lloyds	163	86	52.76
North American Life Assurance Company	120	363	302.50
Norwich Fire Insurance Society	1	0	
Paul Revere Life Insurance Company	1,909	46	2.41
Pennsylvania Life Insurance Company	1,661	834	50.21
Principal Mutual Life Insurance Company	1	0	
Provident Life & Accident Insurance Company	45	12	26.67
Prudential Assurance Company Limited	340	157	46.18
Prudential Insurance Company of America	2,036	1,504	73.87
Reliable Life Insurance Company	165	80	48.48
Royal Insurance Company of Canada	10	2	20.00
Seaboard Life Insurance Company	2,604	1,325	50.88
Sovereign General Insurance Company	8	0	
Sovereign Life Insurance Company	140	49	35.00
Standard Life Assurance Company	541	305	56.38
Sun Alliance Insurance Company	2	0	

PROVINCE OF NOVA SCOTIA
ACCIDENT & SICKNESS - 1990

Companies	Direct Premiums Written ('000)	Direct Losses Incurred ('000)	Loss Ratio Col. 2 to 1
Sun Life Assurance Company of Canada	16,157	22,969	142.16
The Order of United Comm. Travelers of America	30	10	33.33
Toronto Mutual Life Insurance Company	2	1	50.00
Transamerica Occidental Life Insurance Company	3	369	12,300.00
Transamerica Insurance Company	4	0	
Travelers Indemnity Company	0	404	
Travelers Insurance Company	59	54	91.53
UNUM Life Insurance Company	1,181	383	32.43
UNUM Life Insurance Company of America	64	0	
United American Insurance Company	1	0	
United Transportation Union Insurance Association	1	0	
Voyageur Insurance Company	2,018	677	33.55
Wawanesa Mutual Life Insurance Company	6	1	16.67
Westbury Canadian Life Insurance Company	1,691	1,557	92.08
Western Life Assurance Company	1	1	100.00
Zurich Indemnity Company of Canada	86	20	23.26
Zurich Life & Health Insurance Company of Canada	1,046	775	74.09
Zurich Life Insurance Company of Canada	10	101	1,010.00
TOTAL	136,521	107,044	78.41

AUTOMOBILE INSURANCE

PROVINCE OF NOVA SCOTIA
AUTOMOBILE INSURANCE - 1990

Companies		Section A Liability ('000)	Section B Accident Benifits ('000)	Section C Other ('000)	TOTALS ('000)	Overall Loss Ratio
Aetna Casualty &	Direct Premiums Written	0			0	
Surety Company	Direct Claims Incurred			5	5	
Allstate Insurance Company	Direct Premiums Written	3,629	412	3,959	8,000	
of Canada	Direct Claims Incurred	4,197	863	2,849	7,909	98.86
American Home Assurance	Direct Premiums Written	(3)		(1)	(4)	
Company	Direct Claims Incurred	39		85	124	
American Road	Direct Premiums Written			188	188	
Insurance Company	Direct Claims Incurred			104	104	55.32
Canada Life Casualty	Direct Premiums Written	29	4	29	62	
Insurance Company	Direct Claims Incurred	52	0	37	89	143.55
Canadian Commerce	Direct Premiums Written	30	5	36	71	
Insurance Company	Direct Claims Incurred	30	1	31	62	87.32
Canadian General	Direct Premiums Written	1,977	173	2,423	4,573	
Insurance Company	Direct Claims Incurred	1,965	279	1,578	3,822	83.58
Canadian Home	Direct Premiums Written	925	84	1,034	2,043	
Assurance Company	Direct Claims Incurred	735	53	970	1,758	86.05
Canadian Provincial	Direct Premiums Written	164	28	199	391	
Insurance Company	Direct Claims Incurred	166	5	169	340	86.96
Canadian Surety	Direct Premiums Written	1,776	279	2,374	4,429	
Company	Direct Claims Incurred	1,617	139	1,775	3,531	79.72
Chateau Insurance	Direct Premiums Written	1		1	2	
Company	Direct Claims Incurred	0		0	0	
Chequers Insurance	Direct Premiums Written	80	15	96	191	
Company	Direct Claims Incurred	7	3	41	51	26.70
Chrysler Insurance	Direct Premiums Written			182	182	
Company	Direct Claims Incurred			81	81	44.51
Chubb Insurance	Direct Premiums Written	8		7	15	
Company of Canada	Direct Claims Incurred	1		3	4	26.67
Cigna Insurance	Direct Premiums Written	73	(2)	3	74	
Company of Canada	Direct Claims Incurred	(37)	2	(41)	(76)	
Commercial Union Assurance	Direct Premiums Written	5,451	473	5,258	11,182	
Company of Canada	Direct Claims Incurred	5,588	288	3,250	9,126	81.61

PROVINCE OF NOVA SCOTIA
AUTOMOBILE INSURANCE - 1990

Companies		Section A Liability ('000)	Section B Accident Benifits ('000)	Section C Other ('000)	TOTALS ('000)	Overall Loss Ratio
Continental Insurance Company of Canada	Direct Premiums Written	2,482	185	2,446	5,113	
	Direct Claims Incurred	2,242	154	1,571	3,967	77.59
Continental Insurance Company	Direct Premiums Written	983	0	333	1,316	
	Direct Claims Incurred	1,568	237	146	1,951	148.25
Co-operators General Insurance Company	Direct Premiums Written	11,224	1,085	10,133	22,442	
	Direct Claims Incurred	16,313	918	8,596	25,827	115.08
Cornhill Insurance Company of Canada	Direct Premiums Written	113	20	138	271	
	Direct Claims Incurred	115	3	117	235	86.72
Coseco Insurance Company	Direct Premiums Written	257	17	311	585	
	Direct Claims Incurred	162	48	240	450	76.92
Cumis General Insurance Company	Direct Premiums Written	1		7	8	
	Direct Claims Incurred			1	1	12.50
Dominion of Canada General Insurance Company	Direct Premiums Written	2,699	196	3,408	6,303	
	Direct Claims Incurred	4,144	354	2,481	6,979	110.73
Dominion Insurance Corporation	Direct Premiums Written	1,597	231	2,927	4,755	
	Direct Claims Incurred	1,138	80	806	2,024	42.57
Economical Mutual Insurance Company	Direct Premiums Written	3,959	662	5,498	10,119	
	Direct Claims Incurred	4,527	660	4,204	9,391	92.81
Employers Insurance of Wausau, A Mutual Company	Direct Premiums Written	7	1	0	8	
	Direct Claims Incurred	3	0	(1)	2	25.00
Federation Insurance Company of Canada	Direct Premiums Written	(19)	(2)	(7)	(28)	
	Direct Claims Incurred	63	(7)	2	58	
Fireman's Fund Insurance Company	Direct Premiums Written	6			6	
	Direct Claims Incurred	5			5	83.33
General Accident Assurance Company of Canada	Direct Premiums Written	3,430	305	4,146	7,881	
	Direct Claims Incurred	3,856	428	2,800	7,084	89.89
Gurantee Company of North America	Direct Premiums Written				0	
	Direct Claims Incurred	6	3		9	
Guardian Insurance Company of Canada	Direct Premiums Written	2,997	472	3,866	7,335	
	Direct Claims Incurred	4,214	555	3,025	7,794	106.26
Halifax Insurance Company	Direct Premiums Written	6,373	764	7,939	15,076	
	Direct Claims Incurred	5,090	568	5,516	11,174	74.12

PROVINCE OF NOVA SCOTIA
AUTOMOBILE INSURANCE - 1990

Companies		Section A Liability ('000)	Section B Accident Benifits ('000)	Section C Other ('000)	TOTALS ('000)	Overall Loss Ratio
Hartford Fire	Direct Premiums Written	4	0	3	7	
Insurance Company of Can	Direct Claims Incurred	0		0	0	
Home Insurance	Direct Premiums Written	(2)		0	(2)	
Company	Direct Claims Incurred	(496)	(1)	1	(496)	
Kent General	Direct Premiums Written	1,026	170	1,213	2,409	
Insurance Corporation	Direct Claims Incurred	1,473	221	1,321	3,015	125.16
Laurentian Casualty	Direct Premiums Written	0		1	1	
Company of Canada	Direct Claims Incurred	11		0	11	
Laurentian Shield	Direct Premiums Written	584	2	711	1,297	
Insurance Company	Direct Claims Incurred	886	7	474	1,367	105.40
Liberty Mutual Fire	Direct Premiums Written	162	4	139	305	
Insurance Company	Direct Claims Incurred	65		121	186	60.98
Liberty Mutual	Direct Premiums Written	(4)	(1)	0	(5)	
Insurance Company	Direct Claims Incurred	19	1	10	30	
Lumberman's Mutual	Direct Premiums Written	82	6	11	99	
Casualty Company	Direct Claims Incurred	114	2	6	122	123.23
Markel Insurance	Direct Premiums Written	240	3	123	366	
Company of Canada	Direct Claims Incurred	201	37	68	306	83.61
Metropolitan Insurance	Direct Premiums Written	32	6	36	74	
Company	Direct Claims Incurred	27	2	39	68	91.89
Missisquoi & Rouville	Direct Premiums Written	242	45	412	699	
Assurance Company	Direct Claims Incurred	92	49	184	325	46.49
Motors Insurance	Direct Premiums Written			229	229	
Corporation	Direct Claims Incurred			113	113	49.34
Niagara Fire	Direct Premiums Written	562	103	1,111	1,776	
Insurance Company	Direct Claims Incurred	631	45	820	1,496	84.23
Non-Marine Underwriters,	Direct Premiums Written	677	69	927	1,673	
of Lloyds	Direct Claims Incurred	(164)	(93)	836	579	34.61
Norman Insurance	Direct Premiums Written	(2)	0	(1)	(3)	
Company Limited	Direct Claims Incurred	52	(6)	1	47	
Nova Scotia General	Direct Premiums Written	3,295	286	3,811	7,392	
Insurance Company	Direct Claims Incurred	3,774	139	2,652	6,565	88.81

PROVINCE OF NOVA SCOTIA
AUTOMOBILE INSURANCE - 1990

Companies		Section A Liability ('000)	Section B Accident Benifits ('000)	Section C Other ('000)	TOTALS ('000)	Overall Loss Ratio
Old Republic	Direct Premiums Written	27		10	37	
Insurance Company	Direct Claims Incurred	52	(55)	6	3	8.11
PAFCO	Direct Premiums Written	(16)	0	(6)	(22)	
Insurance Company	Direct Claims Incurred	(4)	0	0	(4)	
Personal Insurance	Direct Premiums Written	587	95	894	1,576	
Company of Canada	Direct Claims Incurred	512	80	677	1,269	80.52
Portage La Praire	Direct Premiums Written	1,214	242	1,807	3,263	
Mutual Insurance Company	Direct Claims Incurred	772	178	970	1,920	58.84
Prudasco Assurance	Direct Premiums Written	441	46	562	1,049	
Company	Direct Claims Incurred	534	43	413	990	94.38
Prudential Assurance	Direct Premiums Written	3,162	274	3,836	7,272	
Company Limited	Direct Claims Incurred	2,317	356	2,945	5,618	77.26
Prudential of America	Direct Premiums Written	209	30	287	526	
General Ins. Co. (Canada)	Direct Claims Incurred	232	33	182	447	84.98
Quebec Assurance	Direct Premiums Written	5	0	8	13	
Company	Direct Claims Incurred	162	1	(1)	162	
Royal Insurance	Direct Premiums Written	9,677	1,504	11,147	22,328	
Company of Canada	Direct Claims Incurred	13,113	1,637	8,117	22,867	102.41
St. Paul Fire & Marine	Direct Premiums Written	1	0	1	2	
Insurance Company	Direct Claims Incurred	6	0	0	6	300.00
Security National	Direct Premiums Written	152	12	243	407	
Insurance Company	Direct Claims Incurred	56	3	154	213	52.33
Sentry Insurance	Direct Premiums Written	5		1	6	
A Mutual Company	Direct Claims Incurred	1		0	1	16.67
Simcoe & Erie General	Direct Premiums Written	226	11	299	536	
Insurance Company	Direct Claims Incurred	217	12	178	407	75.93
Sovereign General	Direct Premiums Written	463	40	568	1,071	
Insurance Company	Direct Claims Incurred	791	49	524	1,364	127.36
Sun Alliance	Direct Premiums Written	3,197	330	3,630	7,157	
Insurance Company	Direct Claims Incurred	2,552	306	2,975	5,833	81.50
Tokio Marine & Fire	Direct Premiums Written	3	1	5	9	
Insurance Company Ltd.	Direct Claims Incurred	17	1	6	24	266.67

PROVINCE OF NOVA SCOTIA
AUTOMOBILE INSURANCE - 1990

Companies		Section A Liability ('000)	Section B Accident Benifits ('000)	Section C Other ('000)	TOTALS ('000)	Overall Loss Ratio
Toronto General Insurance Company	Direct Premiums Written	1,617	141	1,984	3,742	
	Direct Claims Incurred	1,607	229	1,291	3,127	83.56
Traders General Insurance Company	Direct Premiums Written	898	78	1,103	2,079	
	Direct Claims Incurred	893	127	717	1,737	83.55
Trafalgar Insurance, plc.	Direct Premiums Written	61	11	75	147	
	Direct Claims Incurred	62	2	63	127	86.39
Transit Insurance Company	Direct Premiums Written	517		503	1,020	
	Direct Claims Incurred	281		390	671	65.78
Unifund Assurance Company	Direct Premiums Written	1,631	138	2,494	4,263	
	Direct Claims Incurred	2,340	324	1,721	4,385	102.86
United States Fire Insurance Company	Direct Premiums Written	67	5	34	106	
	Direct Claims Incurred	24	3	12	39	36.79
Utica Mutual Insurance Company	Direct Premiums Written	0			0	
	Direct Claims Incurred	1			1	
Victoria Insurance Company of Canada	Direct Premiums Written	5	0	5	10	
	Direct Claims Incurred	703	138	0	841	
Wawanesa Mutual Insurance Company	Direct Premiums Written	3,501	385	4,091	7,977	
	Direct Claims Incurred	2,929	287	3,251	6,467	81.07
Wellington Insurance Company	Direct Premiums Written	4,006	535	5,364	9,905	
	Direct Claims Incurred	4,572	730	4,805	10,107	102.04
Zurich Indemnity Company of Canada	Direct Premiums Written	2,396	203	3,154	5,753	
	Direct Claims Incurred	2,731	139	2,427	5,297	92.07
Zurich Insurance Company	Direct Premiums Written	4,372	326	5,228	9,926	
	Direct Claims Incurred	3,947	650	3,932	8,529	85.93
TOTALS	Direct Premiums Written	95,566	10,697	112,986	219,249	
	Direct Claims Incurred	103,789	11,501	82,842	198,132	90.37

PROPERTY INSURANCE

PROVINCE OF NOVA SCOTIA
PROPERTY INSURANCE PREMIUMS & CLAIMS - 1990

Companies	Premiums Written			Losses Incurred ('000)	Loss Ratio
	Personal ('000)	Commercial ('000)	Total ('000)		
Aetna Casualty & Surety Co.	0	30	30	5	16.67
Affiliated FM Ins. Co.		92	92	55	59.78
Allendale Mutual Ins. Co.		786	786	(18)	
Allstate Ins. Co. of Canada	2,284	99	2,383	2,603	109.23
American Bankers Ins. Co. of Florida	988	4	992	124	12.50
American Home Assur. Co.	0	701	701	1,916	273.32
American Road Ins. Co.	3	0	3	0	
Antigonish Farmers' Mutual Fire Ins. Co.	699		699	332	47.50
Arkwright Mutual Ins. Co.		693	693	(226)	
Boiler Insp. & Ins. Co. of Canada	1	0	1		
Calvert Ins. Co. Ltd.		(3)	(3)	0	
Canada Life Casualty Co.	29		29	18	62.07
Canadian Commerce Ins. Co.	21	4	25	20	80.00
Canadian General Insurance Co.	1,328	464	1,792	974	54.35
Canadian Home Ins. Co.	462	126	588	674	114.63
Canadian Provincial Ins. Co.	117	21	138	110	79.71
Canadian Surety Co.	1,266	809	2,075	2,387	115.04
Canadian Univ. Reciprocal Ins. Exchange		348	348	0	
Chateau Ins. Co.		6	6	0	
Chequers Ins. Co.	65	0	65	16	24.62
Chrysler Ins. Co.			0	1	
Chubb Ins. Co. of Canada	70	179	249	108	43.37
Cigna Ins. Co. of Canada	26	350	376	119	31.65

PROVINCE OF NOVA SCOTIA
PROPERTY INSURANCE PREMIUMS & CLAIMS - 1990

Companies	Premiums Written			Losses Incurred ('000)	Loss Ratio
	Personal ('000)	Commercial ('000)	Total ('000)		
Citadel General Assur. Co.		4	4	0	
Clare Mutual Fire Ins. Co.	270		270	137	50.74
Commerce Group Ins. Co.		1	1		0.00
Commercial Union Assur. Co. of Canada	3,173	2,983	6,156	3,179	51.64
Commercial Union Assurance Co. PLC		-4	(4)		
Commonwealth Ins. Co.		464	464	124	26.72
Constitution Ins. Co. of Canada	2,051	2	2,053	975	47.49
Continental Ins. Co.	(8)	235	227	474	208.81
Continental Ins. Co. of Canada	557	5,337	5,894	3,152	53.48
Co-operators Gen. Ins. Co.	5,951	2,010	7,961	6,871	86.31
Cornhill Ins. Co. of Canada	81	14	95	76	80.00
Coseco Ins. Co.	195		195	113	57.95
Cunis Gen. Ins. Co.	712	163	875	1,189	135.89
Dominion of Canada Gen. Ins. Co.	1,976	1,072	3,048	2,495	81.86
Dominion Ins. Corp.	2,043	217	2,260	623	27.57
Ecclesiastical Ins. Office, plc.		544	544	497	91.36
Economical Mutual Ins. Co.	5,909	954	6,863	5,765	84.00
Elite Ins. Co.	28	72	100	49	49.00
Employers Ins. of Wausau, A Mutual Co.		3	3	9	300.00
Federation Ins. Co. of Canada	8	5	13	7	53.85
Federal Insurance Company		3	3		
Feednill Captive Insurance Corpoation		30	30		
Fireman's Fund Ins. Co.		21	21	0	

PROVINCE OF NOVA SCOTIA
PROPERTY INSURANCE PREMIUMS & CLAIMS - 1990

Companies	Premiums Written			Losses Incurred ('000)	Loss Ratio
	Personal ('000)	Commercial ('000)	Total ('000)		
Gan Canada Ins. Co.	38	42	80	97	121.25
General Accident Assur. Co. of Canada	2,301	1,370	3,671	2,339	63.72
Gerling Global Gen. Ins. Co.		219	219	15	6.85
Grain Ins. & Guarantee Co.		59	59	7	11.86
Guarantee Company of North America			0	1	
Guardian Ins. Co of Canada	1,484	2,033	3,517	2,660	75.63
Halifax Ins. Co.	7,558	2,091	9,649	6,288	65.17
Hanover Ins. Co.		2	2	0	
Hartford Fire Ins. Co.	1	60	61	17	27.87
Hartford Insurance Company of Canada		9	9		
Herald Ins. Co.		1	1		
Home Ins. Co.	0	22	22	(5)	
Ins. Co. of North America		0	0	2	
John Deere Ins. Co. of Canada		89	89	81	91.01
Kansa General Ins. Co.		(2)	(2)	44	
Kent General Ins. Co.	538	104	642	515	80.22
Kings Mutual Ins. Co.	2,289	139	2,428	1,199	49.38
Laurentian Casualty Co. of Canada		6	6	4	66.67
Laurentian Shield Ins. Co.	210	665	875	90	10.29
Liberty Mutual Fire Ins. Co.	4	29	33	9	27.27
Liberty Mutual Insurance Company				-5	
London & Midland General Ins. Co.	106		106	29	27.36
Lumberman's Mutual Casualty Co.		541	541		

PROVINCE OF NOVA SCOTIA
PROPERTY INSURANCE PREMIUMS & CLAIMS - 1990

Companies	Premiums Written			Losses Incurred ('000)	Loss Ratio
	Personal ('000)	Commercial ('000)	Total ('000)		
Lumbermen's Underwriting Alliance		177	177	9	5.08
Marine Indemnity Insurance Co. of America		10	10		
Markel Ins. Co. of Canada		33	33	93	281.82
Metropolitan Ins. Co	16	3	19	6	31.58
Motors Insurance Corp.		1	1		
New Hampshire Ins. Co.		167	167	355	212.57
New Rotterdam Ins. Co.	25	69	94	(741)	
Niagara Fire Ins. Co.	591		591	526	89.00
Non-Marine Underwriters, Mem. of Lloyds	1,043	893	1,936	1,617	83.52
Norman Ins. Co. Ltd.	74	14	88	34	38.64
Nova Scotia General Ins. Co.	2,458	2,007	4,465	2,305	51.62
Old Republic Ins. Co.	10		10	1	10.00
Pacific Employers Ins. Co		0	0	2	
Pafco Ins. Co.		9	9	0	
Personal Ins. Co. of Canada	340	0	340	174	51.18
Pictou Co. Farmers Mutual Fire Ins. Co.	301	0	301	195	64.78
Portage La Prairie Mutual Ins. Co.	1,114	154	1,268	775	61.12
Protection Mutual Ins. Co.		410	410	504	122.93
Prudasco Assurance Company	171		171	61	35.67
Prudential Assurance Co. Ltd.	2,505	1,747	4,252	3,038	71.45
Prudential of America General Ins. Co.	216		216	190	87.96
Quebec Assurance Co.	0	(17)	(17)	12	
Reliance Ins. Co.		10	10	2	20.00

PROVINCE OF NOVA SCOTIA
PROPERTY INSURANCE PREMIUMS & CLAIMS - 1990

Companies	Premiums Written			Losses Incurred ('000)	Loss Ratio
	Personal ('000)	Commercial ('000)	Total ('000)		
Royal Ins. Co. of Canada	5,528	5,787	11,315	7,318	64.68
St. Paul Fire & Marine Ins. Co.		404	404	20	4.95
Security Insurance Co. of Hartford			0	(2)	
Security National Ins. Co.	62		62	(4)	
Sentry Ins. A Mutual Co.	0	2	2	88	
Simcoe & Erie General Ins. Co	63	391	454	200	44.05
Sovereign General Ins. Co.	287	954	1,241	961	77.44
Sun Alliance Ins. Co.	3,273	2,126	5,399	3,941	72.99
Switzerland General Insurance Co.		478	478		
Tokio Marine & Fire Ins. Co. Ltd.		1	1	(1)	
Toronto General Ins. Co.	1,086	380	1,466	797	54.37
Traders General Ins. Co.	603	211	814	443	54.42
Trafalgar Ins. Co.	44	8	52	41	78.85
Transamerica Insurance Co.		5	5		
Transit Ins. Co.	44	8	52	41	78.85
Travelers Indemnity Co.		239	239	80	33.47
Unifund Assurance Co.	1,511		1,511	876	57.97
United States Fidelity & Guarantee Co.		8	8	0	
United States Fire Insurance Company		56	56	7	12.50
Utica Mutual Ins. Co.		9	9	(16)	
Victoria Ins. Co. of Canada		297	297	109	36.70
Voyageur Ins. Co.	43		43	14	32.56
Wawanesa Mutual Ins. Co.	1,744	200	1,944	1,261	64.87

PROVINCE OF NOVA SCOTIA
PROPERTY INSURANCE PREMIUMS & CLAIMS - 1990

Companies	Premiums Written			Losses Incurred ('000)	Loss Ratio
	Personal ('000)	Commercial ('000)	Total ('000)		
Wellington Ins Co.	4,569	1,939	6,508	6,347	97.53
Yasuda Fire & Marine Ins. Co. Ltd.		7	7	0	
Zurich Indemnity Co. of Canada	1,721	748	2,469	2,623	106.24
Zurich Ins. Co.	2,371	2,519	4,890	3,832	78.36
TOTAL	76,647	48,782	125,429	86,474	68.94

MISCELLANEOUS INSURANCE

PROVINCE OF NOVA SCOTIA
MISCELLANEOUS CLASSES - 1990

Companies		Aircraft ('000)	Boiler & Machinery ('000)	Warranty & Mortgage ('000)	Fidelity ('000)	Liability ('000)	Surety ('000)	Credit ('000)	Legal & Title ('000)	TOTAL ('000)	Loss Ratio
Aetna Casualty &	Premiums	44	2			8	(2)			52	
Surety Company	Losses	36								36	69.23
Affiliated FM	Premiums		2							2	
Insurance Company	Losses									0	
Allendale Mutual	Premiums		122							122	
Insurance Company	Losses		(21)							(21)	
Allstate Insurance	Premiums		1			25				26	
Company of Canada	Losses					(19)				(19)	
Alta Surety	Premiums						159			159	
Company	Losses						0			0	
American Bankers	Premiums			63						63	
Ins Co Of Florida	Losses			0						0	
American Credit	Premiums							13		13	
Indemnity Company	Losses							(4)		(4)	
American Home	Premiums	32	0		461	598	0			1,091	
Assurance Company	Losses	(4)			6	776				778	71.31
Arkwright Mutual	Premiums		238		0					238	
Insurance Company	Losses		806		(9)					797	334.87
Avenco Insurance	Premiums	40								40	
Company	Losses									0	
Boiler Inspection &	Premiums		200							200	
Ins. Co. of Canada	Losses		11							11	5.50
British Aviation	Premiums	19				29				48	
Ins. Co. Limited	Losses	(2)				0				(2)	
Canadian Commerce	Premiums					2				2	
Insurance Company	Losses					(4)				(4)	
Canadian General	Premiums	0				345	16			361	
Insurance Company	Losses	2				308	0			310	85.87
Canadian Home	Premiums					14				14	
Assurance Company	Losses					56				56	400.00
Canadian Lawyers	Premiums					572				572	
Ins. Association	Losses					929				929	162.41

PROVINCE OF NOVA SCOTIA
MISCELLANEOUS CLASSES - 1990

Companies		Aircraft ('000)	Boiler & Machinery ('000)	Warranty & Mortgage ('000)	Fidelity ('000)	Liability ('000)	Surety ('000)	Credit ('000)	Legal & Title ('000)	TOTAL ('000)	Loss Ratio
Canadian Provincial Insurance Company	Premiums					9				9	
	Losses					(21)				(21)	
Canadian Surety Company	Premiums		9		0	689	798			1,496	
	Losses				85	1,200	776			2,061	137.77
Canadian Universities Reciprocal Ins. Ex	Premiums					106				106	
	Losses					541				541	510.38
Chateau Insurance Company	Premiums					7	4			11	
	Losses	0								0	
Chequers Insurance Company	Premiums					129				129	
	Losses					23				23	17.83
Chicago Title Insurance Company	Premiums								1	1	
	Losses									0	
Chubb Insurance Company of Canada	Premiums		6		5	248	6			265	
	Losses		1		0	318	4			323	121.89
Cigna Insurance Company of Canada	Premiums	6	0		1	276				283	
	Losses	(14)	0			214				200	70.67
Citadel General Assurance Company	Premiums					1	1			2	
	Losses					(73)				(73)	
Commerce Group Insurance Company	Premiums	74								74	
	Losses	5								5	6.76
Commercial Union Assur. Co. of Canada	Premiums		752		50	1,845	3			2,650	
	Losses		299		(9)	1,284	0			1,574	59.40
Commercial Union Assur. Co., plc.	Premiums	4								4	
	Losses									0	
Commonwealth Insurance Company	Premiums					146				146	
	Losses					249				249	170.55
Constitution Ins. Company of Canada	Premiums					43	1			44	
	Losses					40				40	90.91
Continental Casualty Company	Premiums	103								103	
	Losses	296								296	287.38
Continental Insurance Company	Premiums	0	38		0	154	0			192	
	Losses	(2)	5		28	463	(2)			492	256.25

PROVINCE OF NOVA SCOTIA
MISCELLANEOUS CLASSES - 1990

Companies		Aircraft ('000)	Boiler & Machinery ('000)	Warranty & Mortgage ('000)	Fidelity ('000)	Liability ('000)	Surety ('000)	Credit ('000)	Legal & Title ('000)	TOTAL ('000)	Loss Ratio
Continental Insurance Company	Premiums	53	178		40	2,305	11			2,587	
	Losses	15	49		0	3,677	14			3,755	145.15
Co-operators General Insurance Company	Premiums		63		159	727	6			955	
	Losses		33		199	211	0			443	46.39
Cornhill Insurance Company of Canada	Premiums					6				6	
	Losses					(15)				(15)	
Coronation Insurance Company	Premiums	55				251				306	
	Losses	21				5				26	8.50
Cumis General Insurance Company	Premiums		4		119	80				203	
	Losses		(1)		174	6				179	88.18
Dominion of Canada General Ins. Company	Premiums		12		9	393	45			459	
	Losses				0	122	0			122	26.58
Dominion Insurance Corporation	Premiums		3		0	56				59	
	Losses		(1)		0	(523)				(524)	
Eagle Star Insurance Company Limited	Premiums	15								15	
	Losses	3								3	20.00
Ecclesiastical Insurance Office	Premiums		4			103				107	
	Losses					7				7	6.54
Economical Mutual Insurance Company	Premiums		13		9	621	5			648	
	Losses				0	(7)				(7)	
Elite Insurance Company	Premiums		300	0		28				328	
	Losses		63	0		0				63	19.21
Employers Ins. of Wausau, A Mutual Co.	Premiums					30				30	
	Losses					32				32	106.67
Employers Re-Insurance Corporation	Premiums					534				534	
	Losses					247				247	46.25
Federation Insurance Company of Canada	Premiums					5				5	
	Losses					(21)				(21)	
Fireman's Fund Insurance Company	Premiums		0			40				40	
	Losses					1				1	2.50
Gan Canada Insurance Company	Premiums					97				97	
	Losses					89				89	91.75

PROVINCE OF NOVA SCOTIA
MISCELLANEOUS CLASSES - 1990

Companies		Aircraft ('000)	Boiler & Machinery ('000)	Warranty & Mortgage ('000)	Fidelity ('000)	Liability ('000)	Surety ('000)	Credit ('000)	Legal & Title ('000)	TOTAL ('000)	Loss Ratio
General Accident	Premiums		18		15	789	9			831	
Assur. Co. of Canada	Losses		23		2	543				568	68.35
Gerling Global	Premiums		0			8				8	
General Ins. Co.	Losses									0	
Grain Insurance &	Premiums					36				36	
Guarantee Company	Losses									0	
Guarantee Company of	Premiums				504	458	404			1,366	
North America	Losses				(24)	108	7			91	6.66
Guardian Insurance	Premiums		13		81	962	374			1,430	
Company of Canada	Losses				199	761	115			1,075	75.17
Halifax Insurance	Premiums	0	38		6	707	19			770	
Company	Losses	0	(1)		0	402	216			617	80.13
Hartford Fire	Premiums	11	2			0				13	
Insurance Company	Losses									0	
Hartford Insurance	Premiums					1				1	
Company Of Canada	Losses									0	
Home Insurance	Premiums		2			18				20	
Company	Losses					(184)				(184)	
Insurance Company	Premium					1				1	
Of North America	Losses									0	
Kansa General Int	Premiums					(2)				(2)	
Insurance Company Ltd	Losses					52				52	
Kent General	Premiums					40				40	
Insurance Corp.	Losses					39				39	97.50
Laurentian Casualty	Premiums					1	2			3	
Company of Canada	Losses					(6)				(6)	
Laurentian Shield	Premiums		4		14	208	172			398	
Insurance Company	Losses					62	7			69	17.34
Liberty Mutual Fire	Premiums	7	0			0				7	
Insurance Company	Losses					68				68	971.43
Liberty Mutual	Premiums					9				9	
Insurance Company	Losses					34				34	377.78

PROVINCE OF NOVA SCOTIA
MISCELLANEOUS CLASSES - 1990

Companies		Aircraft ('000)	Boiler & Machinery ('000)	Warranty & Mortgage ('000)	Fidelity ('000)	Liability ('000)	Surety ('000)	Credit ('000)	Legal & Title ('000)	TOTAL ('000)	Loss Ratio
Lumbermen's Mutual Casualty Company	Premiums		164			14				178	
	Losses		42			(21)				21	11.80
Markel Insurance Company	Premiums					1	0			1	
	Losses									0	
Metropolitan Insurance Company	Premiums					58				58	
	Losses					25				25	43.10
Mortgage Insurance Company of Canada	Premiums			2,329						2,329	
	Losses			422						422	18.12
Motors Insurance Corporation	Premiums					63				63	
	Losses					54				54	85.71
New Hampshire Insurance Company	Premiums					49				49	
	Losses					518				518	1,057.14
New Rotterdam Insurance Company	Premiums					94	0		8	102	
	Losses					96				96	94.12
Non-Marine Underwriters at LLoyd's	Premiums	59	1		124	391			0	575	
	Losses	69				(64)				5	0.87
Norman Insurance Company Limited	Premiums					1				1	
	Losses					3				3	300.00
Nova Scotia General Insurance Company	Premiums	0				(2)				(2)	
	Losses									0	
Orion Insurance Company	Premiums	4								4	
	Losses									0	
Pacific Employers Insurance Company	Premiums	0								0	
	Losses	2				0				2	
Pafco Insurance Company	Premiums					6				6	
	Losses					0	0			0	
Phoenix Assurance, plc.	Premiums	12								12	
	Losses	7								7	58.33
Portage La Prairie Mutual Ins. Company	Premiums					343				343	
	Losses					90				90	26.24
Protection Mutual Insurance Company	Premiums		172							172	
	Losses		0							0	

PROVINCE OF NOVA SCOTIA
MISCELLANEOUS CLASSES - 1990

Companies		Aircraft ('000)	Boiler & Machinery ('000)	Warranty & Mortgage ('000)	Fidelity ('000)	Liability ('000)	Surety ('000)	Credit ('000)	Legal & Title ('000)	TOTAL ('000)	Loss Ratio
Prudasco Assurance Company	Premiums					8				8	
	Losses									0	
Prudential Assurance Company Limited	Premiums	16	22		9	993	0			1,040	
	Losses				6	514	0			520	50.00
Prudential Of America General	Premium			1						1	
	Losses			0						0	
Quebec Assurance Company	Premiums		4		0	(1)	0			3	
	Losses		2			(21)				(19)	
Reliance Insurance Company	Premiums		1			19				20	
	Losses					45				45	225.00
Royal Insurance Company of Canada	Premiums		1,022		115	2,091	32			3,260	
	Losses		1,267		5	3,187	10			4,469	137.09
St. Paul Fire & Marine Ins. Company	Premiums	61	2			16				79	
	Losses	33				116				149	188.61
Seaboard Surety Company	Premiums						1			1	
	Losses									0	
Seaboard Surety Company of Canada	Premiums					8	109			117	
	Losses					2	28			30	25.64
Security Insurance Company of Hartford	Premiums									0	
	Losses					(5)				(5)	
Simcoe & Erie Gen. Insurance Company	Premiums	10				1,294				1,304	
	Losses	35				1,490				1,525	116.95
Skandia GRP Insurance Company	Premiums					41				41	
	Losses									0	
Sovereign General Insurance Company	Premiums		7			177				184	
	Losses					28				28	15.22
Sun Alliance Insurance Company	Premiums		46		27	968	10			1,051	
	Losses		4		0	1,003				1,007	95.81
Toronto General Insurance Company	Premiums		1			284	14			299	
	Losses	2				252				254	84.95
Trade Indemnity plc.	Premiums							184		184	
	Losses							80		80	43.48

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MISCELLANEOUS CLASSES - 1990

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Traders General Insurance Company	Premiums		1			158	8			167	
	Losses	1				140				141	84.43
Trafalgar Insurance Company of Canada	Premiums					3				3	
	Losses					(8)				(8)	
Trans America Insurance Company	Premiums					147				147	
	Losses									0	
Transit Insurance Company	Premiums					13				13	
	Losses									0	
Travelers Indemnity Company	Premiums	0	0			0				0	
	Losses	632				0				632	
Utica Mutual Insurance Company	Premiums					1				1	
	Losses					(1)				(1)	
United States Fire Insurance Company	Premiums		1			9	0			10	
	Losses					44				44	440.00
Victoria Insurance Company of Canada	Premiums				125	1,854				1,979	
	Losses				40	1,575				1,615	81.61
Wawanesaa Mutual Insurance Company	Premiums					44				44	
	Losses					0				0	
Wellington Insurance Company	Premiums		47		41	340	103			531	
	Losses		(3)		(50)	47	(1)			(7)	
Western Syurety Company	Premiums						49			49	
	Losses						(19)			(19)	
Yasuda Fire & Ins. Company Limited	Premiums					31				31	
	Losses									0	
Zurich Indemnity Company of Canada	Premiums		23			219	20			262	
	Losses		7			(16)				(9)	
Zurich Insurance Company	Premiums		67		29	1,296	56			1,448	
	Losses		27		6	436	6			475	32.80
TOTALS	Premiums	625	3,606	2,393	1,943	24,798	2,435	197	9	36,006	
	Losses	1,135	2,617	422	686	21,963	1,159	76	0	28,058	77.93